

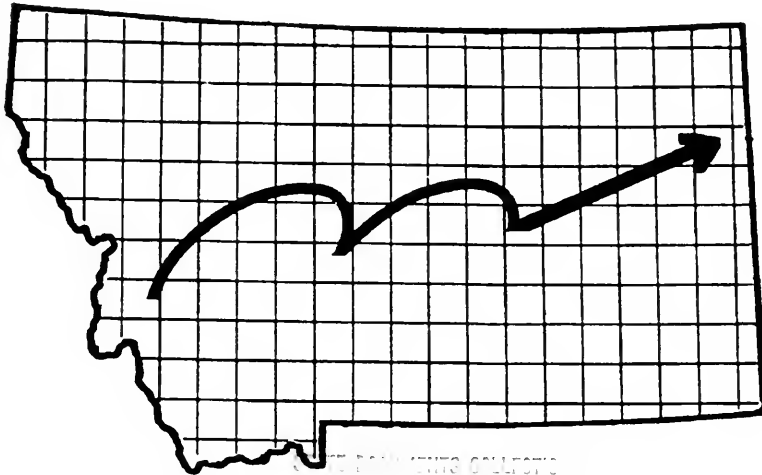
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A Guide to Montana's economic development



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A Guide to Montana's Economic Development and Business Development Programs

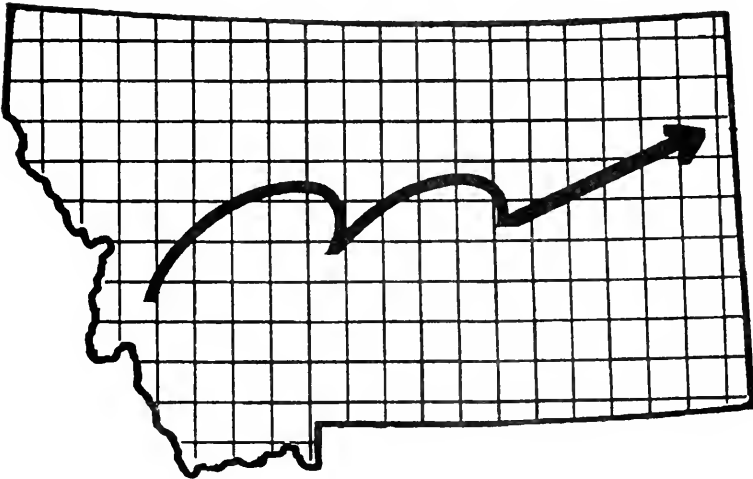


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Revised May 1993

Montana Department of Commerce
Economic Development Division
1424 Ninth Avenue
Helena, MT 59620
(406) 444-3923

*A Guide to
Montana's Economic Development and
Business Development Programs*



Revised May 1993

Montana Department of Commerce
Economic Development Division
1424 Ninth Avenue
Helena, MT 59620
(406) 444-3923

The following pages summarize the various economic development programs provided by the State of Montana and other public and private agencies. For general information about these programs, contact the Montana Department of Commerce's Economic Development Division at the following address:

Economic Development Division
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-4780

The contact person listed with each program can also provide more specific information about individual programs.

In compiling this *Guide*, the Montana Department of Commerce has tried to include as many economic development programs as possible. However, if you know of a program the department could include in future editions, please contact the Economic Development Division at the address listed above.

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Part One: Development Finance Programs

Finding start-up or expansion capital is one of the most pressing concerns any entrepreneur faces. To help bankers, borrowers, and other interested parties meet that challenge, this part describes several specific public and private finance programs available in Montana. The first section explains programs to aid very small or "micro" businesses—firms with small revenues and few employees. The second section summarizes programs to assist farmers, ranchers, and other rural residents. Financial programs of interest to businesses in general appear in the third section. The final section discusses programs for communities considering issues of economic development, housing and public facilities, land planning, environmental impact, health facilities, utilities, and infrastructure.

Micro-Business Finance Programs

Micro-Business Finance

The Montana Department of Commerce's Micro-Business Finance program funds a network of up to 12 non-profit micro-business development corporations (MBDCs). These departmentally regulated regional revolving loan funds may directly lend up to \$20,000 to individual Montana companies with fewer than 10 employees and annual gross revenues under \$500,000. Initially, MBDCs provide clients with pre-loan assistance in the areas of business management, business planning, and loan-proposal writing. They also offer continuing post-loan oversight to help ensure their borrowers' success. For a list of MBDCs, see the Appendix.

Lynn Robson
Micro-Business Finance Officer
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-4187

Capital Opportunities

The Human Resource Development Council (HRDC) Capital Opportunities program provides micro-businesses with the capital necessary to start, strengthen, or expand a business. More specifically, micro-businesses unable to obtain a loan from conventional sources may receive packaged loans of up to \$10,000 through the program. To be eligible for a Capital Opportunities loan, applicants must meet income guidelines and present an acceptable business plan. Capital Opportunities also assists in finding the community business technical assistance necessary to develop the plan and succeed in business.

Capital Opportunities
Human Resource Development
Council, Inc.
321 East Main
Bozeman, MT 59715
(406) 587-4486

Billings: (406) 248-1477
Hamilton: (406) 363-6101
Kalispell: (406) 752-6565
Lewistown: (406) 538-7488

WEDGo

The Women's Economic Development Group (WEDGo) is a business assistance organization providing financing, training, and consulting to micro-business owners statewide. WEDGo assistance allows businesses that generally cannot qualify for commercial loans to receive start-up and expansion loans and loan guarantees of up to \$15,000. To be eligible for a WEDGo loan or guarantee, applicants must demonstrate potential for success and submit a detailed business plan. Clients *do not* need to be women. WEDGo also cooperates with local technical-assistance providers to supply clients with additional information and resources.

Kelly Rosenleaf
Women's Economic
Development Group
127 N. Higgins
Missoula, MT 59801
(406) 543-3550

Rural Finance Programs

Agricultural Finance Program

The Agricultural Finance program provides rural youth (and rural youth organizations) with direct, lower-interest-rate financing for junior livestock and other agricultural business projects. The program also offers young farmers and ranchers small real-estate, equipment, or operating loans and finances Farmers Home Administration (FmHA) subordination loans for operating a farm. In addition, the program's Rural Assistance Loan can provide up to \$25,000 per family to farmers and ranchers who have modest financial investments in agriculture and cannot qualify for commercial loans. Under this financing program, applicants may receive loans for up to 80 percent of the value of their secured property.

Lee Boyer
Agricultural Development Division
Montana Department of Agriculture
Sixth and Roberts
Helena, MT 59620
(406) 444-2402

REA Loan and Grant Program

The Rural Electrification Administration (REA) provides zero-interest loans and grants to RE Act borrowers (local Rural Electric Cooperatives) for relending to projects promoting rural economic development and job creation. Local RECs may use the proceeds of these loans and grants to fund such diverse projects as business incubators, business expansion, industrial development parks, and new businesses. Under the program, rural electric cooperatives submit project proposals to the REA Administrator; REA then compares the competitive proposals based on such criteria as supplemental funds, job creation, sponsorship, location, and other economic and demographic factors. These loans and grants range in size from \$10,000 to \$100,000.

Local REC and rural telephone
offices

General Business Finance Programs

Disadvantaged Business Enterprise

The Montana Department of Transportation maintains a Disadvantaged Business Enterprise (DBE) office that helps female-owned and minority-owned firms obtain at least 10 percent of Montana's federal-aid highway dollars. Licensed businesses may apply for and, if eligible, receive DBE certification. These businesses will then be listed in the DBE Contractor Directory, which is sent to contractors, subcontractors, and other interested organizations. DBEs will also receive invitations to bid on federal-aid highway projects. Once contracts are awarded, the office monitors compliance to insure that the amounts paid to the DBEs and the work performed match the contract agreements.

Misty Hammerbacker
Civil Rights Bureau
Department of Transportation
2701 Prospect Avenue
Helena, MT 59620
(406) 444-6337

Montana Science and Technology Alliance (MSTA)

The Montana Science and Technology Alliance provides financing for entrepreneurial development aimed at revitalizing existing Montana industries and encouraging new ones. Though MSTa staff initially reviews investment opportunities, the gubernatorially appointed nine-member Montana Board of Science and Technology Development exercises final investment authority.

Carl Russell
Executive Director
Montana Science and Technology
Alliance
46 North Last Chance Gulch,
Suite 2B
Helena, MT 59620
(406) 449-2778

Seed Capital Financing

The Alliance's Seed Capital Financing program provides funding for early-stage Montana entrepreneurial companies. The emphasis for funding is on technological companies, but other companies can receive financing as well. To receive MSTa financing, these businesses must meet the Board's investment criteria and have outstanding commercial potential for achieving significant growth, benefiting the state's economy, and providing a substantial return on the Board's investment. Generally, however, these companies do not meet conventional banking loan criteria because of their need for working capital and their lack of collateral.

To provide companies with venture-capital-style financing, the MSTa uses its authority over \$7.5 million of the Coal Severance Tax Trust Fund to participate with private investors on at least a dollar-for-dollar basis. The Alliance may loan up to \$350,000 in a single financing round, and up to a maximum of \$750,000 to any one company over time. The MSTa structures all financings as loans with interest rates set at a level providing a reasonable return on investment. However, the Alliance defers the loan's debt service (principal and interest) until maturity.

Research and Development Financing

To further accelerate technological development in Montana, 1991 legislation authorized the MSTa to manage an additional \$5.1 million of the Coal Severance Tax Trust Fund for a Research and Development Loan program. These funds will support various research and development activities in the state:

- providing matching funds for Montana State University's National Science Foundation-designated Center for Interfacial Microbial Process Engineering;
- assisting medical facility projects;
- aiding activities such as the Centers of Excellence program, the Montana Entrepreneurship Centers, and industry-sponsored research projects;
- meeting matching-fund requirements for various federally funded programs to stimulate competitive research and development projects.

SBIR Funding

In conjunction with MSTA, Montana State University's University Technical Assistance Program (UTAP) and Montana's Small Business Development Center network (SBDC) assist businesses in applying for Small Business Innovative Research (SBIR) funding. Federal agencies award SBIR funds on a competitive basis to qualifying small businesses capable of developing products the agencies need. Through SBIR, both the agencies and business benefit, and the program potentially opens the door to future commercialization. Companies interested in SBIR funding may obtain various program solicitations from the Alliance's and all SBDC offices.

Bureau of Indian Affairs (BIA) Financial Assistance for Indian Economic Development Projects

Under the *Indian Financing Act*, Indian tribes and individuals may receive loans and grants to finance various economic development projects and business ventures. The **Indian Revolving Loan Fund** lends up to \$350,000 for economic enterprises that will contribute to an Indian reservation's economy. The **Indian Loan Guarantee Fund** provides Indian-owned businesses with loan guarantees of up to \$3,000,000 for tribes or organizations and \$500,000 for individuals. The **Indian Business Development Grant** program provides seed capital for profit-making businesses on or near federal Indian reservations; the maximum grant is \$100,000 for individuals and \$250,000 for tribes. To qualify for these programs, applicants must be either federally recognized tribes, tribal members, or Alaska natives.

Board of Investments (BOI)

The Montana Board of Investments' Office of Development Finance administers a series of programs to help small businesses obtain attractive capital financing. Though these programs all operate with different eligibility criteria, their primary objective is to make long-term, fixed-rate financing available to small Montana businesses. To accomplish this goal, the board actively purchases qualified residential and commercial Montana mortgages from approved sellers and servicers, acquires the guaranteed portion of Small Business Administration (SBA) and Farmers' Home Administration (FmHA) loans from Montana financial institutions, and buys certificates of deposit from qualified Montana financial institutions. However, the Board is a development agency, not a bank or venture capital company. Its responsibility is to strengthen and diversify Montana's economy through prudent investments in qualifying state businesses.

Coal Tax Loans

BOI uses funds from the Montana Coal Severance Tax Trust Fund to finance approved Montana financial institutions' loans to small businesses of up to \$12.4 million per case. The board seeks

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Area Credit Officer

Billings BIA Area Credit Office

316 N. 26th

Billings, MT 59101

(406) 657-6392

Robert M. Pancich

Assistant Investment Officer

Board of Investments

Office of Development Finance

555 Fuller Avenue

Helena, MT 59620-0125

(406) 442-1970

those loan projects that will have a long-term benefit to the Montana economy.

More specifically, the board prefers investing in loans to Montana businesses that will strengthen the state's economy, maintain and create jobs, or increase Montana's per-capita income or future tax revenues. In determining whether a loan applicant will maintain and create jobs, the board also considers whether the applicant's proposed venture will displace existing jobs at competing Montana businesses. Additionally, when submitting an application for financing, a financial institution must certify that the loan for which it requests financing has not been "classified" in the institution's most recent examination report.

The board's rules provide for the following four types of coal tax loans.

Federally Guaranteed Loan

Through the BOI Federally Guaranteed Loan program, a financial institution with a federal guarantee on a fixed-rate loan to a BOI-eligible business may sell the loan's guaranteed portion to BOI at a pre-established rate. This arrangement benefits both borrowers and financial institutions in several ways:

- It establishes an active secondary market in Montana for fixed-rate, federally guaranteed loans.
- It allows approved financial institutions to provide their commercial customers with fixed-rate financing at a lower rate than previously possible
- It increases local lending capacities when loan demand is high.

Though it most frequently buys Small Business Administration (SBA) guarantees, the board has purchased Farmers Home Administration (FmHA), Federal Aeronautics Administration (FAA), and Bureau of Indian Affairs (BIA) guarantees as well. Generally, however, the board only considers purchasing the guaranteed portion of loans earmarked for this program. Although businesses must meet its eligibility requirements, BOI usually indirectly funds most types of business loans qualifying for a federal guarantee. Such loans often include those for land, buildings, equipment, machinery, building expansion or repair, inventory, or working capital.

Economic Development Linked Deposit

Under the Economic Development Linked Deposit program, BOI places a secured, long-term deposit with an approved financial institution; the institution then uses the deposit to finance a corresponding fixed-rate loan to a specific BOI-eligible borrower. In doing so, the institution "links" the borrower's rate on the supported loan to the board's return on its deposit. Although BOI assumes no risk on the underlying

business project, the financial institution is assured of a specific “spread” on its funds for the loan’s duration. In other words, this program removes the financial institution’s interest-rate risk in making a fixed-rate loan. Financial institutions may use funds from this program to lend money for working capital, interim construction, inventory, site development, machinery, equipment, and buildings.

Business Loan Participation

The BOI Business Loan Participation program, which institutions may use to finance commercial, multi-family, or SBA 504 loans, also provides borrowers with long-term funds at an attractive, fixed interest rate. The program allows approved Montana financial institutions to “sell” up to 80 percent of an eligible business loan to the Board of Investments. In essence, the board then owns a participation interest in both the financing and security of an approved commercial loan serviced by the originating financial institution. Through this program, financial institutions benefit in a number of ways:

- They can “leverage” available funds beyond imposed lending limits.
- They receive a relatively high yield on their share of the loan.
- They can offer their commercial customers access to financing at terms previously unavailable.

SBA 504 Loan Participation

Under the SBA 504 Loan Participation program, the board may purchase up to 80 percent of an approved financial institution’s first mortgage on a Small Business Administration 504 Loan. This program has the same terms and rates as the Business Loan Participation program.

With all coal tax loan programs, the board will reduce the interest rate on its share of the loan by .05 percent (up to a maximum reduction of 2.50 percent) for every qualified job a borrower creates.

U.S. Small Business Administration Financing

The United States Small Business Administration (SBA) provides loans and loan guarantees, technical assistance, and individualized counseling to Montana’s small business community. To be eligible for SBA assistance, companies must meet federal size and income standards.

Most SBA business “loans” are actually guarantees on loans made by private lenders. Though it does not limit the size of the loans it guarantees, SBA will only guarantee up to \$750,000 of any loan. Within those confines, SBA guarantees 90 percent on loans up to \$155,000 and 85 percent on loans over \$155,000. For these loans, the lender sets the

Ronald S. Zeiler
U.S. Small Business Administration
Federal Office Building
301 South Park, Drawer 10054
Helena, MT 59626
(406) 449-5381

interest rate (though SBA imposes some limits), and the term cannot exceed 25 years. Loans for working capital, however, seldom exceed seven years. Although borrowers may use loans for any worthwhile purpose, SBA generally prefers to guarantee loans for fixed assets.

In addition to its regular loans, SBA also offers a series of special loan programs targeted toward specific groups, individuals, and activities.

Surety Bond Guarantee

The Surety Bond Guarantee program allows SBA to guarantee up to 90 percent of the losses a qualified surety may incur in issuing bid, payment, or performance bonds to contractors on contracts valued up to \$1.25 million. The contract may be used for construction, supplies, or services. (SBA's Denver, Colorado, office administers this program.)

SBA Physical Damage Disaster Loans

When the President or the SBA Administrator declares a specific area to be a disaster area, affected homeowners, renters, and businesses may receive SBA Physical Damage Disaster Loans. Borrowers may use these loans to help repair or replace damaged or destroyed homes, personal property, and businesses.

Contract Loan Program

Through the Contract Loan program, established small businesses may receive short-term (under 18 months) loan guarantees from the U.S. Small Business Administration. Contractors and subcontractors in the construction, manufacturing, and service industries may then use these funds to finance the cost of labor and materials needed to perform *specific* contracts. SBA can guarantee as much as 85 percent of loans up to \$750,000 or 90 percent of loans up to \$155,000.

Small Loan Program

To help meet the growing need for "smaller loans," SBA developed the Small Loan program to guarantee up to 90 percent of loans for \$50,000 or less. Though these guarantees are particularly valuable to small service firms for offsetting real-estate or equipment costs, other small businesses may apply for the program as well. And as an added incentive for lenders, SBA will allow them to keep (or return to the borrower) half of SBA's two-percent guarantee fee on these small loans.

Montana Capital Companies

The Montana Department of Commerce administers certain provisions of the Montana Capital Companies Act, a program designed to provide the state's small businesses with private venture or equity capital. Previously, the act gave investors in a number of certified

Gary Morehouse
Montana Capital Companies
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-2787

capital companies up to a 50-percent tax credit for investing in small, basic-industry Montana firms. However, the 52nd Legislature reserved all remaining tax credits for a single Montana Small Business Investment Company (MSBICC) that will perform the same functions as the individual capital companies. Using this \$1.9 million in tax credits should result in \$3.8 million in private funds and at least \$1 million in Small Business Administration funds being invested in Montana's economy. In amending the Montana Capital Company Act, the Legislature charged the Department of Commerce with monitoring the MSBICC's operations and screening the investments of existing certified capital companies.

Community Finance Programs

CDBG Economic Development Program

The Montana Department of Commerce's Business Location and Loan Administration Bureau administers Community Development Block Grant (CDBG) Economic Development program funding for local economic development projects. Each year, this federally funded competitive grant program awards approximately \$1.3 million to Montana cities, towns, and counties for lending to private business projects. In deciding which projects to fund, the department reviews applications from local governments and selects projects based on a number of criteria, including project feasibility, economic impact, and job creation for low-to-moderate-income persons. The CDBG program also administers a \$1.14 million revolving loan fund consisting of Economic Development Administration (EDA) and CDBG funds.

Gary Morehouse
CDBG/EDA
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-2787

Local Government Assistance Division

The Local Government Assistance Division of the Montana Department of Commerce provides technical and financial assistance to units of local government, and grants and administers federal housing, economic development and public-works funds.

Newell B. Anderson, Administrator
Local Government Assistance
Division
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-3757

Community Development Block Grant

Like the Location and Loan Administration Bureau above, this division also administers approximately \$5 million of the federally funded Community Development Block Grant (CDBG) program. Under this competitive grant program, the division awards Montana cities, towns, and counties funds to assist them with housing and public-facility projects designed to benefit principally low and moderate income persons or families. The grant competition for housing and public-facility projects occurs in the fall of each year. As of July 1, 1989, the program had awarded counties and municipalities grants totalling over \$40 million.

Gus Byrom
(406) 444-3757

County Land Planning Grant

The County Land Planning Grant program allocates one half

Robb McCracken
(406) 444-3757

of one percent (.50 percent) of total coal tax revenues to county governments for land planning purposes. Counties may then distribute the funds to local planning boards (including city planning boards) for a variety of local land-use planning activities:

- operating the planning boards;
- preparing community comprehensive plans;
- administering subdivision, zoning, lake shore, and flood-plain regulations;
- implementing special plans or programs, such as downtown redevelopment, economic development, capital improvements planning, rural addressing systems, and natural resource inventories.

Local Impact Assistance

Under the Local Impact Assistance program, the Montana Coal Board awards grants and loans to local governments forced to expand public services because of large-scale development of coal mines and coal-using energy complexes. The program, which receives its funding from the Montana coal severance tax, has awarded 198 grants of over \$60 million to local governments. Funding choices are based on need, severity of coal impact, availability of funds, and the degree of local effort in finding matching funds.

Murdo Campbell
(406) 444-2400

Section 8 Existing Housing Assistance

The Section 8 Existing Housing program works to provide rental assistance on behalf of lower income families and the elderly in decent, safe, and sanitary existing rental units. The program operates on a first-come, first-served basis statewide. However, because demand for HUD-authorized units for subsidy exceeds the available supply, the waiting list is extensive. In all instances, an applicant, once certified, must find a rental unit meeting HUD standards; the program then makes rental subsidies to the property owner on behalf of the tenant. Payments are based on unit rent and an established portion (30 percent) of the tenant's adjusted gross income. The Department of Commerce manages nearly \$15 million per year for this program under a contract with the U.S. Department of Housing and Urban Development.

George Warn
(406) 444-2804

Montana Health Facility Authority (MHFA)

The Montana Health Facility Authority (MHFA) of the Montana Department of Commerce issues revenue bonds or notes to finance or refinance projects involving construction, renovation, or equipment purchases for public or private non-profit health care programs. The MHFA lends its bond proceeds to participating health care facilities at interest rates below those offered by taxable commercial lending institutions, thereby substantially containing the facilities' costs. In some instances, however, the MHFA includes commercial lending

Jerry R. Hoover, Administrator
Montana Health Facility Authority
555 Fuller Avenue
Helena, MT 59620
(406) 444-5435

institutions in the financing to provide credit enhancement. The MHFA may issue its notes and bonds, which are not general obligations of the state, to a single entity or to several participating health care facilities. Eligible health facilities may include hospitals, clinics, nursing homes, centers for the developmentally disabled, or a variety of other facilities as defined in 50-5-101 MCA.

Department of Natural Resources and Conservation (DNRC)

The Department of Natural Resources and Conservation (DNRC) administers several grant programs for projects to develop and protect water and other natural resources. The Legislature prioritizes these projects and appropriates funds for them.

*John Tubbs, Chief
Water Development Bureau
Department of Natural Resources
and Conservation
1520 East 6th Avenue
Helena, MT 59620
(406) 444-6668*

Reclamation and Development Grant

The Reclamation and Development Grant funds projects that protect and restore the environment from damages caused by mineral development or that meet other crucial state needs. Other projects may qualify, however, if they enhance Montana's economy or develop, promote, protect, or otherwise further Montana's total environment and public interest. The Legislature appropriated approximately \$4.1 million for projects in its 1991 session.

Water Development Emergency Grant

The Water Development Emergency Grant funds projects to avert or minimize damages that would be caused by delaying a water-development project. Under the program, a public entity may be eligible for a small grant if it meets two criteria:

- 1) It must document that a "water emergency" posing an imminent threat of disaster or an immediate peril to life or property actually exists.
- 2) It must show that delaying its water development project in order to obtain legislative approval will cause substantial damage or legal liability.

The DNRC staff reviews all applications, and the department's director then awards grants if funds are available. Typically, the legislature allocates only \$125,000 per biennium for emergency projects.

Water Development and Renewable Resource Development Loans and Grants

The Water Development and Renewable Resource Development Grant and Loan programs help finance such diverse water-development projects as constructing dams and reservoirs, stabilizing stream banks and controlling erosion, devising water-conservation measures, and developing water and sewage projects. Both programs award funds to Montana's public entities. The Water Development program also may use a percentage of the total fund for grants and loans to private projects. The Renewable Resource Development program also funds other natural resource conserva-

tion and development projects, including reforestation efforts, landfill rehabilitation, park development, and resource recycling.

The Legislature appropriates funds for eligible loans and for grants the legislative sub-committee determines to have the highest priority. The 1991 session authorized about \$1.5 million for grants of \$100,000 or less. The DNRC will issue grant contracts for these projects in fiscal years 1992 and 1993 as tax and interest revenues become available.

Montana Department of Transportation

To enhance the state's public and private transportation efforts, the Montana Department of Transportation offers a variety of transportation-related assistance programs through both its Rail and Transit Division and Aeronautics Division.

Rail and Transit Division

The Rail and Transit Division provides analytical and financial assistance to freight and passenger transportation users statewide. The division also addresses transportation issues and problems, and it takes pride in finding lasting solutions for local governments, transportation providers, and users. Through its Intermodal Bureau (IB), in particular, the division provides several services for state transportation planning and economic development.

Patricia Saindon, Administrator
Rail and Transit Division
Department of Transportation
2701 Prospect Avenue
Helena, MT 59620
(406) 444-3423

Local Rail Service Assistance

The Local Rail Service Assistance program prepares a State Rail Plan under the authorization and direction of federal and state legislation. This planning document defines state rail policy, evaluates segments of rail systems within the state, and identifies federal assistance projects. Eligible projects sponsored by rail or rail-related industry may receive limited grants and low-interest loans for track or plant rehabilitation, acquisition, or new construction.

Short-Line Assistance

The Short-Line Assistance program acquires railroad property and, through lease, operating, and purchase-option agreements, provides for short-line rail service in areas facing certain abandonment. In addition to such ownership assistance, the program also provides technical help in organizing and operating small railroads.

Intermodal Comparison

The Intermodal Comparison program encourages Montana-based projects that develop facilities and programs to advance and capitalize on state-of-the-art transportation technology. Inland ports, shipments, free-trade zones, TOFC-COFC, and double stacks are all part of the program's statewide transportation promotion. Because the program also monitors

statewide industry needs in all modes of transportation, it frequently initiates policy and project recommendations.

Aeronautics Division

Under the Aeronautics Division's Preliminary Engineering Grant program, airport owners planning airport construction or improvement projects may receive \$1000 grants. Recipients usually use these grants for engineering expenses necessary before obtaining 90-percent federal funding for their projects.

Mike Ferguson, Administrator
Aeronautics Division
Department of Transportation
2630 Airport Road, Box 5178
Helena, MT 59620
(406) 444-2506

U.S. Small Business Administration

Citizens groups wishing to improve their local economies may receive Local Development Company Loans under the Small Business Administration 502 program. Development companies may use the loans to assist specific small businesses in acquiring land, facilities, machinery, and equipment.

The SBA guarantees 90 percent on loans up to \$155,000 and 85 percent on loans over \$155,000, up to a guarantee limit of \$750,000. Most SBA business "loans" are actually guarantees on loans made by private lenders.

Ronald S. Zeiler
U.S. Small Business Administration
Federal Office Building
301 South Park, Drawer 10054
Helena, MT 59626
(406) 449-5381

Certified Development Company

The Certified Development Company (504 Corporation) program helps communities by stimulating small business growth and expansion within a defined area of operation. Through this program, SBA authorizes certified development companies to sell 100-percent SBA-guaranteed debentures to assist specific small businesses.

Part Two: Technical Assistance Providers

Helping entrepreneurs and employees locate the assistance and information they need is one of the State of Montana's primary objectives. Many programs are available to provide consultation, information and general assistance in all areas and stages of business development in Montana.

General Business Assistance

Small Business Development Center (SBDC)

The Montana Department of Commerce and the U.S. Small Business Administration jointly fund the Montana Small Business Development Center (SBDC). The Montana SBDC's primary goal is to increase business profits and employment in Montana by assisting in small business firms' start-up and expansion. The SBDC accomplishes this objective by providing businesses with training, technical assistance, and information through its statewide network of SBDC service centers (listed in the Appendix). The service centers operate as partnerships between the Montana SBDC and regional host organizations. This statewide approach to business development improves the effectiveness and efficiency of both state and local business assistance efforts.

The Small Business Development Center offers several specific technical assistance programs to aid Montana's small businesses.

Gene Marcille
Small Business Development Center
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-4780

Business Information System (BIS) and Computer Systems Support

The Business Information System (BIS) is a 24-hour electronic bulletin board accessible without charge to anyone with a personal computer, a modem, and communications software. The BIS posts economic, demographic, and business data, including state and federal government bid solicitations, SBIR solicitations, export trade opportunity leads, business software, and population, income, and employment statistics for Montana cities and counties.

Computer systems support staff provide assistance to small businesses on computerization, such as system requirements, hardware and software purchasing and operation (including computerized accounting), and management information systems. In addition, staff can provide clients with computerized searches for detailed market and industry information.

David Elenbaas
(406) 444-2463
(406) 444-4457 (BIS)

Licensing Information and Business Advocacy

The Licensing Information and Business Advocacy office provides prospective business owners with assistance and information on state and local licensing requirements for starting and operating a business. The office also acts an advocate for small businesses, helping them resolve questions, complaints, or problems they may encounter in their dealings with state and local government.

Becky Baumann
(406) 444-4109
in-state only (800) 221-8015
(calls will not transfer to other
departments)

Finance Technical Assistance

Gary Faulkner
(406) 444-4780

Under the Finance Technical Assistance program, businesses receive individual consulting and group training about financial analysis, financial planning, loan packaging, state and private capital sources, and business tax incentives. The program also works with communities, businesses, and financial institutions to encourage them to use various public-sector programs. These may include Community Development Block Grants, Economic Development Administration loans and grants, Small Business Administration loan guarantees, the Montana Board of Investments' in-state investment funds, Montana Science and Technology Alliance assistance, the Montana Growth Through Agriculture program, and the Micro-Business Finance program.

Informational Publications

Karen Elliott
(406) 444-4780

In order to inform the public and promote Montana businesses to audiences both inside and outside the state, the SBDC produces and distributes several informational publications.

- The *Montana Manufacturers Directory* (\$20.00) includes names, addresses, and other information about firms offering goods or services in Montana.
- The *Montana Business Licensing Handbook* (free) lists by department and business type the licenses and permits required of business in Montana.
- The *Montana Exporters Guide* (\$5.00) provides in-depth technical advice for businesses entering the international market.
- The *Montana Consumer Products Buyers Directory* (free) catalogs the products sold by firms across Montana and provides contact information.
- The "Business Finance Under the Big Sky" brochure (free) summarizes several public and private financing programs available to Montana businesses.
- The "Montana Statewide Business Training Calendar" (free, published at least once a quarter) lists upcoming business training events around the state.

The SBDC library contains a wide variety of other informative business-related handouts, brochures, booklets, and videos.

Marketing Assistance and the Made in Montana Program

Margaret Morgan
(406) 444-4392
Gary Mariegard
(406) 444-4855

Marketing staff members assist individual small businesses and trade associations with information on packaging, promotion, market analysis, and market strategy. The program also represents Montana manufacturers' products at selected trade shows both in the United States and abroad.

The Made in Montana program works to elevate the status of Montana-made products in the marketplace and to educate Montanans about the diversity of products manufactured in their state.

Manufacturers of products having at least 50 percent of their value added in Montana may order full-color Made in Montana logos, decals, and hang-tags for display on their goods.

U.S. Small Business Administration

The Small Business Administration offers companies direct and indirect technical assistance for various problems and needs. To be eligible for SBA assistance, companies must meet federal size and income standards.

Ronald S. Zeiler
U.S. Small Business Administration
Federal Office Building
301 South Park, Drawer 10054
Helena, MT 59626
(406) 449-5381

Service Corps of Retired Executives (SCORE)

Through its Service Corps of Retired Executives (SCORE) and Active Corps of Executives (ACE), SBA draws on the experience and resources of past and present managers to assist the small business community. Both groups help small business managers and owners solve their operating problems through individualized counseling.

Small Business Institute

Under the Small Business Institute (SBI) program, college seniors and graduate students at schools of business administration earn academic credit for providing small business owners and operators with on-site management counseling. Faculty advisors and SBA management-assistance experts guide students as they counsel their clients.

University Technical Assistance Program (UTAP)

Montana State University's University Technical Assistance Program (UTAP) provides technical, engineering, and managerial assistance to Montana manufacturers unable to hire professional consultants. Through such services, UTAP works to improve the health of Montana's businesses, thereby creating new jobs and improving Montana's economy.

Gloria Zimmer
Technical Services Coordinator
University Technical Assistance
Program
402 Roberts Hall
Montana State University
Bozeman, MT 59717
(406) 994-3812

Short-term Technical Assistance

UTAP assists eligible companies by transferring technological information and offering them technical assistance in a number of areas:

- Location analysis
- Benefit/cost analysis
- Systems approach to solving problems
- Cost analysis and control
- Computer systems needs analyses
- Material and scrap control
- Feasibility studies
- Inventory analysis
- Management studies
- Office design assistance

- Manufacturing design assistance
- Production process design
- Quality control/assurance
- Equipment justification
- Automation assistance
- Productivity improvement
- Methods analysis
- Other manufacturing related problems

In some cases, UTAP personnel assist clients by providing them with on-site analysis and consultation, technical training, or in-house assistance for major problems. In other instances, UTAP may simply offer clients access to technical publications or refer them to other resources.

Computerized Data Search

Through its affiliation with NASA, UTAP has access to over 400 national databases and 300 government laboratories and research centers. UTAP uses these resources to help businesses work with search specialists to find the latest published information on technical problems. Remote-sensing and image-processing services are also available.

When published information is unavailable, firms may receive assistance from researchers in U.S. laboratories. These experts from across the nation have agreed to provide UTAP clients with information and/or discuss problems in their areas of interest.

By participating in this network of cooperation between the federal government, university technical centers, and industry, UTAP hopes to transfer technology from NASA and other government laboratories to boost Montana industry's competitive edge. To offset the costs of offering this service, UTAP assesses cost-recovery fees for the assistance.

Rural Economic Development Incubator (REDI)

The Rural Economic Development Incubator (REDI) supplies free one-on-one business counseling to prospective and existing micro-business owners in Beaverhead, Broadwater, Deer Lodge, Jefferson, Granite, Madison, Powell, and Silver Bow counties in southwestern Montana. The program provides assistance in new business start-up, offers advice in business-plan preparation and implementation, identifies market opportunities and strategies, evaluates financing needs, and, when possible, identifies appropriate financing sources. At least twice each month, REDI's business specialist visits clients at one of the many county contact offices located throughout the region. REDI is administered by the National Center for Appropriate Technology and also serves as the host organization for the Butte Small Business Development Center.

REDI
305 West Mercury
Butte, MT 59701
(406) 782-7333

Montana TradePort Authority

The Montana TradePort Authority is an economic development organization working to assist business start-up, expansion, and retention in Yellowstone County and the surrounding market area. To accomplish this goal, the Tradeport Authority currently provides educational programs and assists businesses in the areas of international trade, capital location, and local development. The Authority is also developing other programs as time permits.

Tom McKerlick
Executive Director
Montana Tradeport Authority
P. O. Box 7132
Billings, MT 59103-7132
(406) 255-7146

Purchasing and Procurement Assistance

U.S. Small Business Administration

United States Small Business Administration (SBA) procurement specialists counsel small businesses in preparing bids and obtaining prime government contracts and subcontracts. More specifically, procurement officers direct small businesses to government agencies that buy products and services small firms supply, help them place their names on bidders lists, and assist them by explaining government specifications for proposed purchases.

Ronald S. Zeiler
U.S. Small Business Administration
Federal Office Building
301 South Park, Drawer 10054
Helena, MT 59626
(406) 449-5381

SBA also matches buyers to sellers, referring qualified small businesses to federal prime contractors and helping federal agencies and private contractors direct government subcontracts to small businesses. Moreover, the agency monitors federal agencies' contract awards to small firms.

To be eligible for SBA assistance, companies must meet federal size and income standards.

State of Montana Purchasing Policies

To enhance the state's economy, the Montana Legislature has established specialized purchasing policies to aid small businesses and resident Montana firms.

Procurement & Printing Division
Department of Administration
Room 165, Mitchell Building
Capitol Station
Helena, MT 59620
(406) 444-2575

Small Business Procurement Set Asides

The Montana Small Business Purchasing Act of 1974 helps small businesses obtain a fair portion of state government purchases and contracts for supplies and services. The Act (Section 18-5-301-308, MCA) allows state agencies to designate specific commodities, equipment, or services as small business "set asides" when they reasonably expect to receive bids from at least three small businesses able to fulfill the contract at a reasonable price. Agencies cannot, however, designate services from registered professionals (accountants, attorneys, architects, etc.) as set asides.

Bidding Preferences

The State of Montana offers "resident" Montana bidders (as defined in Section 18-1-103, MCA) a three-percent preference when bidding on state contracts. State law also provides a five-percent

preference to vendors submitting bids for goods manufactured in Montana. To qualify for these preferences, vendors must file completed "Bidder Affidavit" forms with the Procurement and Printing Division. If they wish to receive the five-percent preference, vendors must also certify their goods' Montana-made status with each bid they submit.

The Procurement and Printing Division determines each vendor's eligibility for a resident preference based on the information he or she provides. The division collects this information on the vendor's "Bidders Affidavit" form as part of the registration process for placement on the central bidders list.

International Trade Assistance

The 49th Parallel Institute

Established by Montana State University, the 49th Parallel Institute works to improve U.S.-Canadian relations in the West. In part, it accomplishes this goal by acting as a liaison between the Governor, the Montana-Western Canadian Provinces Boundary Advisory Committee, and officials of the Canadian federal and provincial governments. The institute also engages in projects to strengthen cooperation in the areas of trade, transboundary pollution, and cultural exchange and education. In the past, the Department of Commerce has contracted with the institute to produce a source book of Montana-Canada trade and investment relations and to jointly conduct workshops on international business, especially cross-border trade with Canada.

49th Parallel Institute
Political Science Department
Montana State University
Bozeman, MT 59717
(406) 994-4141

Department of Commerce

The Department of Commerce's Economic Development Division works to increase Montana's export sales, international tourism, and inward investment. Assistance provided in international trade serves mainly small and medium-sized firms new to the international market. In essence, the Division function as a "matchmaker," providing contacts, research, market information, and cross-cultural and technical guidance to help Montana companies capitalize on foreign trade opportunities. In addition to its overseas offices in Tokyo and Kumamoto, Japan, and Taipei, Taiwan, the Division also maintains an office in Calgary, Canada.

Moe Wosepka
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-4380

U.S. Small Business Administration

With its International Trade Counseling and Training, the U.S. Small Business Administration works closely with the U.S. Department of Commerce, other government agencies, and private organizations in developing programs to help small firms operate abroad. In particular, SBA emphasizes the practical applications of successful exporting and importing procedures small business may use.

Ronald S. Zeiler
U.S. Small Business Administration
Federal Office Building
301 South Park, Drawer 10054
Helena, MT 59626
(406) 449-5381

Tourism Assistance

Montana Promotion Division

The Montana Department of Commerce's Travel Montana program promotes the state domestically and internationally as a year-round vacation destination and location for filming motion pictures and TV commercials. Through its programs, the division strives to increase the number and length of visits by nonresidents, thus generating revenues and jobs for Montana. As part of this effort, tourism staff work closely with other states and provinces and the private sector to increase the scope of Montana's private tourism-related activities.

Chief Administrator
Montana Promotion Division
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-2654

Consumer Advertising

The Consumer Advertising program favorably positions Montana's vacation opportunities in the minds of prospective travellers. The program targets several types of paid advertising toward prime travel consumers, thus ensuring that they will consider Montana as a vacation destination. Specific promotions for each season emphasize special activities such as downhill skiing, snowmobiling, cross country skiing, fishing, etc. Additionally, "Invite-A-Friend" promotions encourage Montanans to invite their out-of-state friends and relatives to visit Montana. Travel Montana also cooperates with other state and provincial tourism offices and Montana's travel industry.

Nancy Korizek
(406) 444-2654

Consumer Services and Exhibiting

The Consumer Services and Exhibiting program provides prospective visitors with travel planning information and literature about the state. During fiscal years 1991 and 1992 alone, the program expects to handle nearly 500,000 requests for vacation literature. Moreover, to complement the division's consumer advertising efforts, the program also represents Montana at five selected consumer sport shows. Such representation allows staff to provide potential travelers with persuasive, on-site counseling.

Gail Brockbank
(406) 444-2654

Consumer Publications

Consumer publications portray in an accurate, dynamic, and reader-friendly format the variety of vacation opportunities and attractions available in Montana. With the help of the *Montana Vacation Guide*, *Lodging Guide*, *Recreation Guide*, *Winter Guide*, *Calendar of Events*, *Snowmobile Guide*, *Golf Guide*, *Angling Guide*, and other specialized publications, potential visitors can confidently choose Montana as their travel destination.

Donnie Sexton
(406) 444-2654

U.S. & Canadian Publicity

The U.S. & Canadian Publicity program generates believable and effective exposure for Montana through editorial coverage in national magazines, television shows, and regional and local

Carla Hall
(406) 444-2654

publications. Under the program, key travel and news media learn about Montana through a variety of sources, including publicity blitzes, writer-familiarization trips, video distribution, and news releases. Furthermore, in addition to receiving winter and summer calendars of events, writers, editors, and producers benefit from a number of services:

- assistance with airfare, lodging, guides, meals and transportation (for major projects);
- access to slides, photos, and video footage;
- writer/photographer referrals, editorial copy, and individual attention.

U.S. & Canadian Group Travel

The U.S. & Canadian Group Travel program promotes Montana's group travel opportunities by marketing them directly to tour operators throughout the United States and Canada. The program stresses Montana's offerings not only as a final tour destination, but also as a scenic stopover for tours passing through the state. Through familiarization trips, trade shows, direct-mail campaigns, paid advertising, and personal contact, tour operators experience the year-round appeal of Montana activities ranging from sightseeing to river rafting to skiing. What's more, the program periodically holds group travel workshops to assist members of Montana's travel industry who are interested in working with the group travel trade.

MaryEtta Sodja
(406) 444-2654

Overseas Marketing

The Overseas Marketing program aggressively promotes Montana to international travelers—particularly those from the United Kingdom, Germany, Japan, and Taiwan—as an attractive and hospitable U.S. vacation destination. By working with key international tour operators, wholesalers, and travel agencies, the program seeks to increase both group and individual travel to Montana and assists Montana suppliers with overseas marketing efforts. International travel trade shows, familiarization tours, paid advertising, brochures, videos, and personal contact are but a few of the means Travel Montana uses to accomplish these goals and add Montana to international travel itineraries. In cooperation with the Montana Department of Agriculture, the program also markets Montana's travel-related products and services to the travel trade in Japan and Taiwan.

Pam Gosink
(406) 444-2654

Convention Promotion

The Convention Promotion program works to strengthen Montana's image among convention and meeting planners nationwide. In cooperation with the Montana Innkeepers Association and with input from convention and visitor bureaus, Travel Montana has designed a comprehensive program to promote

MaryEtta Sodja
(406) 444-2654

meetings and conventions to Montana. Meeting planners nationwide will first receive a four-color image piece; those requesting further information will then get an invitation letter from the Governor and a Montana Meeting Planners Guide. Under the “Invite-A-Convention” campaign, a letter from the Governor encourages organizations to contact Travel Montana for a “Convention Kit” and Convention Planning Guide.

Industry Services

Gail Brockbank
(406) 444-2654

The Industry Services program provides an array of administrative and support services to consumers and the Montana tourism industry. In particular, the program

- publishes the Montana Travel Update newsletter to increase instate awareness of the value and impact of the travel industry;
- uses Superhost training to provide an on-going, comprehensive, community-based system for strengthening customer service and improving visitor information resources throughout the state; and
- conducts the annual Governor’s Conference on Tourism and Recreation, where industry representatives receive marketing tips and research results and participate in hands-on workshops.

In addition, the program oversees the disbursement of funds to Montana’s certified tourism organizations. By law, approximately 23.5 percent of the state’s accommodations tax reverts back to six nonprofit tourism regions and nine qualifying cities to help them promote their areas as travel destinations or movie locations.

Tourism Development

Clint Blackwood
4(406) 444-2654

The Tourism Development program coordinates and facilitates cooperative efforts between federal and state agencies and Montana’s private tourism industry. As part of its mission, the program provides the private sector with technical assistance on tourism issues and may hold workshops to inform the private sector about new state and federal efforts relating to tourism in Montana. Additionally, Travel Montana is compiling an inventory of funding options available to private businesses and organizations. The program is also designing a strategic tourism plan to identify the needs and opportunities facing the long-range development of Montana’s tourism industry. In the future, the program will continue its efforts to improve Montana’s system of state and community visitor information centers.

Film Industry Promotion & Services

Lonie Stimac
(406) 444-2654

The Film Industry Promotion & Services program promotes Montana as a film location and works to build and sustain awareness of the state as a prime filming location. As part of their

daily duties, staff act as liaisons for studios and production companies interested in filming motion pictures and commercials in Montana. In addition to scouting locations and negotiating permits, film office personnel go on location with film crews to serve as consultants and offer technical expertise and assistance. The program also publishes a *Montana Production Guide*, which location scouts, producers, directors, and other interested parties use to plan their filming activities in Montana.

Institute for Tourism and Recreation Research (ITRR)

The Institute for Tourism and Recreation Research conducts research and offers continuing education programs in the areas of economic impact, marketing effectiveness, market development, visitor preferences, and outdoor recreation opportunities. The Montana Forest and Conservation Experiment Station at the University of Montana School of Forestry houses and administers the program. The Montana University System Board of Regents established the institute in 1987 to conduct travel research mandated by the 1987 Legislature.

Stephen F. McCool, Director
*Institute for Tourism and
Recreation Research
University of Montana
Missoula, MT 59812
(406) 243-4494*

Western Montana College Tourism and Recreation Program

To help support Montana's tourism and commercial recreation industry, Western Montana College's Tourism and Recreation program offers degree programs in this academic discipline. The program also provides informational resources such as library materials, professional workshops and seminars, extension courses, and advisement assistance. Western's Business and Technology Division sponsors the program.

John W. Bailey
Assistant Professor of Tourism
and Recreation
Western Montana College
710 South Atlantic
Dillon, MT 59725

Community Assistance

Local Government Assistance Division

The Local Government Assistance Division of the Montana Department of Commerce provides technical assistance to units of local government and insures local political subdivisions' financial compliance. It also provides administrative support to the Montana Coal Board and the Montana Hard Rock Mining Impact Board.

Newell B. Anderson
Local Government Assistance
Division
Montana Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-3757

Community Technical Assistance Program (CTAP)

The Community Technical Assistance program offers five key services:

- It provides local government officials, planning boards, development groups, and the private sector with technical assistance in three areas: community planning, land development, and public-works financing;
- It guides local governments and developers on land surveying laws and procedures;

Robb McCracken
(406) 444-3757

- It administers the County Land Planning Grant program (described in Part One);
- It assists applicants for Community Development Block Grants.
- It assists the Governor's Office with community development problems having statewide impact.

Each year, CTAP staff responds to over 500 requests for one-on-one technical assistance. For example, the staff has helped many community groups, cities, and counties locate and package grants and loans for infrastructure projects such as senior citizen centers, water systems, parks, and community centers. CTAP has also developed a custom grant and loan computer database to help Montanans locate public-works grants and other financing. Furthermore, the staff routinely assists planners, developers, surveyors and attorneys with land development and surveying problems. CTAP also uses workshops, custom publications, and special projects to assist its clients.

Hard Rock Mining Impact Board

The Hard Rock Mining Impact Act of 1981 requires the developer of a proposed large-scale metalliferous mine to prepare a plan identifying the project's anticipated impacts on local government services, facilities, revenues, and expenditures. The impact plan must include a schedule specifying when and how the developer will meet any net increase in local government costs resulting from the project. The Hard Rock Mining Impact Board facilitates the act's overall implementation and, through a formal hearing process, resolves any differences between the developer and the affected local governments concerning the impact plan. The Board also administers grant programs for alleviating the local impacts of mine or smelter closures.

Carol Ferguson
(406) 444-4478

Montana State University Extension Service

With its 53 county offices serving as statewide referral centers, the MSU Extension Service provides Montana businesses and communities with current, reliable information in the areas of agriculture, home economics, 4-H in Youth, and community development. The service's community development program includes educational programs and materials on a number of subjects: community economic analysis, goal setting, program planning, organization maintenance, economic development strategy selection, and small and home-based business management for small and declining communities. The Extension Service also coordinates a six-part series of workshops on starting or expanding a business and provides video tapes on community economic development strategies and small business management.

Dave Sharpe
Community Development Specialist
Cooperative Extension Service
409 Linfield Hall
Montana State University
Bozeman, MT 59717
(406) 994-5608

To help communities retain and expand the businesses they already have, the MSU Extension Service is developing two local development pilot programs:

- a community tourism assessment and development project will help communities determine their potential for tourism and then assess the social, economic, and political impacts such development would produce;
- a second program will help localities work to attract and retain retirees as a component of their local economic development strategies.

Rural Technical Assistance Program (RTAP)

The Montana Rural Technical Assistance Program (RTAP) helps local Montana agencies improve their roads and bridges by sharing and disseminating technical information. In doing so, the program not only improves Montana's transportation system, but also helps promote efficient use of local agencies' scarce resources. A cooperative venture, RTAP receives funding from the Federal Highway Administration (through the Montana Department of Transportation), a portion of Montana's gas tax revenues, and Montana State University. The RTAP Transportation Center is located in the Department of Civil and Agricultural Engineering at Montana State University.

John L. Hopkins
Department of Civil and
Agricultural Engineering
Montana State University
Bozeman, MT 59717
(406) 994-6100

Scientific, Technological, and Economic Information

Department of Commerce Census and Economic Information

The Montana Department of Commerce's Economic Development Division serves both the department and the public by maintaining a comprehensive, centralized, and accessible library of demographic and economic information. The Division distributes demographic, economic, and business information to government entities, the business community, educational institutions, and the public. The Division acts as the lead agency for the Montana State Data Center and Business/Industry Data Center programs and also serves as Montana's primary contact with the U.S. Census Bureau. Additionally, the Division publishes *County Profiles*, reports including demographics data on health, education, housing, and other economic and statistical indicators for Montana's counties. Information specialists also provide staff and research support for special departmental projects and monitor Montana's economy.

Jan Clack
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-4214
Patricia Roberts
(406) 444-2896

National Center for Appropriate Technology

The National Center for Appropriate Technology (NCAT) designed and now administers the National Appropriate Technology Assistance Service (NATAS) for the U.S. Department of Energy. This program provides free technical and commercialization assistance to individuals, small businesses, and other users involved in renewable energy and energy-efficiency projects. NATAS technical assistance includes energy system design and problem solving, component comparisons, economic analysis, and identification of other information and assistance sources. NATAS also offers commercialization assistance by providing industry overviews, developing microeconomic analyses, identifying market trends and strategies, and locating potential funding sources. In addition to NATAS, NCAT also designed and now operates the Appropriate Technology Transfer for Rural Areas (ATTRA) program for the U.S. Department of the Interior. ATTRA resembles NATAS, but fields technical questions about low-input, sustainable agriculture.

John W. Balsam
Senior Commercialization Specialist
National Center for Appropriate
Technology
3040 Continental Drive
Butte, MT 59702
(406) 494-4572

Montana Bureau of Mines & Geology

The Montana College of Mineral Science and Technology's Bureau of Mines and Geology offers a program to assist operators of small mines. The bureau provides technical information to anyone seeking information on water availability, groundwater quality, mines and minerals, and energy resources.

Dr. Edward T. Ruppel
Montana Bureau of Mines &
Geology
West Park Street
Butte, MT 59701
(406) 496-4180

Montana Tech Research and Information Facilities

As part of its mission, Montana Tech actively engages in all aspects of mining and minerals research. In order to pursue its own goals, assist Montana's businesses, and improve the state's economy, the school shares its resources, facilities, and findings with Montana's private industry.

Samuel A. Worchester
Associate Dean of Research and
Graduate Studies
Montana Tech
Butte, MT 59701
(406) 496-4334

***Center of Excellence in Advanced Minerals and
Hazardous Waste Processing***

The Minerals and Hazardous Waste Processing Center (MHWPC) works to stimulate the development and application of new and existing technologies for dealing with the problems of mineral-related hazardous wastes. To accomplish this goal, the MHWPC funds cooperative projects between industry and academic researchers, particularly those activities emphasizing recovery of mineral values from waste. Because adding value to Montana's natural resources is one of the primary objectives of its research operations, the center encourages commercialization of the processes and technologies it develops.

Montana Tech Research Center

Located at Butte's Industrial Park, the Montana Tech Research Center provides space and facilities for pilot-scale research and

demonstration projects. Firms with mining, energy, waste technology, and biotechnology emphases currently use six research laboratories for collaborative efforts between industry and the college.

Montana Tech Patent Depository Center

The Montana Tech Library hosts a regional U.S. Patent Depository Center that actively serves entrepreneurs and inventors from Montana, Wyoming, the Dakotas, and Canada. Currently, the center assists the public in patent searches and in pursuing the patenting process. As it grows, however, the center will also offer workshops and additional support services to individual inventors, technological research companies, patent attorneys, and others.

Montana Tech Government Document Depository

As a designated partial depository for U.S. Government documents, the Montana Tech Library provides the most current government documentation of specific agency regulations, research findings, and other legislative and executive actions relevant to the school's mission. Start-up and established companies use these materials to assure their compliance with government guidelines and to remain current with nationally-based standards of technology development. The library also houses the Administrative Record File for Superfund Sites.

Center for Interfacial Microbial Process Engineering

The Center for Interfacial Microbial Process Engineering at Montana State University conducts fundamental research, development, and testing for industry and the government. Center personnel approach their work in a cross-disciplinary fashion, pursuing such diverse projects as those involving biological reactor engineering, fouling and corrosion, energy production from biomass, microbial processes at surfaces, water and wastewater treatment, resource recovery, and natural aquatic processes. The center also offers various microbiological, biochemical, and chemical analytical services related to water and wastewater treatment, natural aquatic ecosystems, and biological reactor engineering. Additionally, the center provides data processing, statistical analysis, and computer programming expertise to support sampling programs, process control, and testing activities. One of 18 National Science Foundation-funded centers nationwide, MSU's facility is the only NSF Engineering Research Center working in the area of environmental engineering.

Dr. W. G. Characklis
Center for Interfacial Microbial
Process Engineering
409 Cobleigh Hall
Montana State University
Bozeman, MT 59717-0398
(406) 994-4770

Research and Development Institute, Inc.

The Research and Development Institute is a nonprofit corporation founded to assist Montana State University and its faculty in fulfilling their research mission. The institute accomplishes this task by obtaining private funding to support general and specific research at the university and by making grants to support research projects. It

Roger N. Flair, President
Research and Development
Institute, Inc.
1711 West College
Bozeman, MT 59715
(406) 587-4479

also helps obtain research equipment and assists in evaluating, patenting, and commercializing technology that university research helps develop.

Bureau of Business and Economic Research

As the research branch of the University of Montana's School of Business Administration, the Bureau of Business and Economic Research serves the general public—as well as business, labor, and government—by providing an understanding of the economic environment in which Montanans live and work. To fulfill this mission, the bureau regularly participates in such activities as economic forecasting, forest product industry analysis, survey research, and data collection. Located on the U of M Campus at Missoula, the Bureau has pursued research in business and economics for more than 30 years.

Paul E. Polzin
Bureau of Business and
Economic Research
School of Business Administration
University of Montana
Missoula, MT 59812
(406) 243-5113

Agricultural Assistance

Agricultural Assistance

The Montana Department of Agriculture's Agricultural Assistance program offers financially distressed farmers and ranchers assistance and counseling in several areas: managing farm and ranch credit problems, avoiding or mitigating forced liquidation or farm bankruptcies and foreclosures, and coping with the financial stress of difficult agricultural conditions. Through this program, farmers and ranchers may receive assistance such as peer counseling, financial consulting, and debt mediation.

Michael E. Murphy, Administrator
Agricultural Development Division
Department of Agriculture
Sixth and Roberts
Helena, MT 59620
(406) 444-2402

Agricultural Marketing Assistance

The Agricultural Marketing program under the Montana Department of Agriculture helps Montana's agricultural producers, agribusinesses, and value-added processors develop and enhance foreign and domestic markets for the state's agricultural products. The program also studies and provides research assistance in transportation and product movement through the state, reports on crop and livestock statistics, and summarizes grain movement data.

Carol Hannah
(406) 444-2402

Growth Through Agriculture

Under the Growth Through Agriculture program, the Agriculture Development Council of the Montana Department of Agriculture manages coal severance tax funds to strengthen and diversify Montana's agricultural industry. By investing in agricultural production, processing, and marketing innovations, the council helps expand the state's business opportunities and creates new jobs for Montanans. In particular, the Growth Through Agriculture program allows the state to leverage coal-tax funds with private capital to fund certain activities:

- foreign and domestic market-development activities,

(406) 444-2402

- agricultural business incubators in towns with 15,000 people or less,
- agricultural technological research and transfer,
- seed-capital loans for developing and commercializing new products and processes,
- foreign trade office operations.

Environment

Montana Forest and Conservation Experiment Station (MFCES)

The Montana Forest and Conservation Experiment Station at the University of Montana School of Forestry conducts research and distributes information about the state's forests and related resources (wildlife, range, water, and recreation). As part of this effort, the station's Mission-Oriented Research Program (MORP) focuses on managing second-growth forests. Additional research on all aspects of natural-resource management receives funding from grants, contracts, and cooperative agreements with private organizations and state and federal agencies.

Sidney Frissell, Director
Montana Forest & Conservation
Experiment Station
University of Montana
Missoula, MT 59812
(406) 243-4494

The Wilderness Institute

With its file collection and computerized databases of Montana's wilderness areas and wild rivers, the University of Montana School of Forestry's Wilderness Institute serves as an informational clearinghouse on the state's wilderness resource. The institute uses this information to assist public and private organizations in evaluating the wilderness resource, measuring wilderness use, and assessing the impacts of humans on wilderness. The Wilderness Institute also sponsors educational programs, performs field studies, and conducts research.

Bob Ream, Director or
Ken Wall, Assistant Director
The Wilderness Institute
School of Forestry
University of Montana
Missoula, MT 59812
(406) 243-5361

Part Three: Other Business Assistance Programs

In addition to the programs and services listed in the first two sections, numerous programs exist which provide valuable assistance to Montana's business community. Resources are available for attracting businesses interested in relocation in Montana, finding training and employment opportunities, and locating tax incentives which create a favorable tax climate for business in Montana. The final portion of this section describes some facilities of special interest to businesses.

Business Location and Business Recruitment

Department of Commerce Business Location and Recruitment

The Department of Commerce's Economic Development Division business location and recruitment activities publicize and represent Montana to firms considering relocations or expansions in Montana. It also initiates and develops relations with target industries and individual firms and prepares location data in response to inquiries. The Division supplies information about such topics as taxation, labor supply and wages, vendor support, available sites and facilities, and state and local assistance programs. In performing its functions, the Division works closely with local development organizations attempting to recruit new firms.

Rick Jones
Business Location and Recruitment
Department of Commerce
Helena, MT 59620
(406) 444-4187

Montana Ambassadors

Organized as a private-sector organization of approximately 180 of the state's business and university leaders, the Montana Ambassadors program complements the Department of Commerce's business location, business retention, marketing, and Montana promotion efforts. The Ambassadors assist the department with business recruitment projects, help Montana manufacturers market their products outside the state, and host foreign visitors and trade delegations. The program is funded by its members and staffed by the Department of Commerce.

Amy Townsend
Governor's Office
State Capitol Building
Helena, MT 59620-0801
(406) 444-3111

Training and Employment

Job Training Partnership Act (JTPA)

The Job Training Partnership Act (JTPA) funds employment training and educational activities helping unemployed and economically disadvantaged Montanans develop marketable employment skills. Program participants can then use these skills to become productive members of the labor force. Under JTPA, the public and private sectors cooperate in developing and implementing job-training programs to meet Montana's special needs. In addition to its other services, this federally funded, state-administered program offers youth, unskilled adults, and dislocated workers employment-seeking skills and customized on-the-job training opportunities.

John Lowrey
Job Service Division
Department of Labor and Industry
P.O. Box 1728
Helena, MT 59620
(406) 444-4100

Vocational Technical Education

The State of Montana offers public secondary and post-secondary vocational-technical education for Montanans of all ages who want to develop their occupational skills. Various programs throughout the state train and retrain students who want to enter the job market with relevant basic skills, employees who want to maintain and upgrade their present abilities, and people who want to learn different skills in order to change careers. Depending on their situations, students may pursue full-time or part-time programs in communication, business, marketing, agriculture, health, electronics, mechanics, or food service. Furthermore, because of the close working relationship instructors and administrators maintain with business and industry representatives, programs remain current and relevant so they can best prepare students for a dynamic labor market.

Jim Fitzpatrick
Executive Director
Montana Council on Vocational
Education
Executive Management Building
1228 11th Avenue
Helena, MT 59620
(406) 444-2964

Job Service Offices

The State of Montana Job Service functions as the chief clearinghouse for State of Montana employment opportunities. It helps match employers and potential employees in private companies, and federal and local government positions as well. Among other programs, the Job Service also provides counseling and testing for applicants, alien certification assistance, summer youth employment programs, and seminars for employers. Job Service offices are located throughout Montana. The locations are listed in the Appendix.

Tax Incentives

Montana is one of very few states imposing neither a general sales tax nor a use tax. Moreover, in addition to this favorable tax climate, Montana also offers specific tax incentives to aid in businesses' start-up and expansion.

Larry Finch, Chief
Research Bureau
Department of Revenue
Sam Mitchell Building,
Room 419
Helena, MT 59620
(406) 444-2981

Property Tax Incentives

- Local-option assessment reductions for new or expanding industries and for certain remodeling projects;
- State rate reductions for pollution control equipment, qualified new industries, and research and development firms;
- Exemptions for business incubators owned and operated by local economic development corporations;
- Exemptions for industrial parks owned and operated by local economic development corporations or port authorities;
- Exemptions for business inventories and freeport merchandise (merchandise produced outside Montana that is temporarily consigned to a Montana storage facility while in transit through the state).

General Individual Income Tax and Corporation License Tax Incentives

- Corporation license tax wage credit for new or expanding manufacturing corporations producing a product new to Montana;
- Five-year exemption from corporation license tax for research and development firms organized to engage in business in Montana for the first time;
- Exemption from corporation license tax for domestic international sales corporations (DISCs);
- Exemption from individual income tax and corporation license tax for income received from investments in a small business investment company;
- Individual income tax and corporation license tax credits for investing in a certified Montana capital company.

Natural Resource Related Tax Incentives

- Phase-down of coal severance tax rates;
- Reduced severance tax rates on new coal production for coal buyers who have not previously purchased from Montana producers or who purchase more, on average, than they did from 1983-1984 or during 1986;
- 12 month net proceeds tax exemption for new oil and gas production;
- Reduced severance tax rates for natural gas stripper well production;
- Reduced severance tax rates for oil production from a tertiary project.

Other Significant Tax Incentives

- Individual income tax or corporation license tax credits for investing in wind-powered electrical generating equipment;
- Individual income tax or corporation license tax deductions on income from the sale of land to beginning farmers at less than nine-percent interest;
- Individual income tax or corporation license tax deductions for expenditures on organic fertilizer produced and used in Montana;
- Adjusted gross income for individual income tax does not include 40 percent of capital gains on the sale or exchange of capital assets before December 31, 1986.

Facilities

Advanced Technology, Inc.

Advanced Technology, Inc. is a wholly owned corporate subsidiary of the Montana State University Foundation. It was incorporated for the specific purpose of owning, managing, and developing the Advanced Technology Park in Bozeman. This 90-acre development adjacent to the MSU campus provides building sites and other amenities for companies engaged in high technology research and development or light manufacturing.

Roger N. Flair, President
Advanced Technology, Inc.
1711 West College
Bozeman, MT 59715
(406) 587-4480

Great Falls Foreign Trade Zone

Great Falls Foreign Trade Zone #88 offers businesses special import/export, manufacturing, and warehousing benefits. Located on 150 acres of industrial property adjacent to the Great Falls International Airport, the zone allows importers and exporters to defer or reduce customs duty while they store, sell, exhibit, assemble, break up, repack, sort, grade, clean, distribute, or manufacture goods. In the future, the zone plans to add custom brokerage services, transportation assistance, worldwide marketing and distribution services, and facilities management capabilities.

Great Falls Foreign Trade Zone #88
P.O. Box 2568
Great Falls, MT 59403
(406) 454-1934
Fax: (406) 454-2995

Northern Express Transportation Authority (NETA)

The Northern Express Transportation Authority is a public, non-profit inland port facility that provides transportation services and promotes economic development in the Toole County area near the Canadian border. In addition to being located at the crossroads of two major roadways, NETA also enjoys the benefits of the Burlington Northern Railroad's Shelby hub center and the intermodal services it provides. Consequently, NETA works closely with Burlington Northern, truck lines, warehouses, and shippers to facilitate shippers' access to the warehousing, transloading, and intermodal facilities of Canadian and Pacific Northwest markets.

Mike Nielson, Director
NETA, Inc.
301 1st Street South, Suite 3
Shelby, MT 59474
(406) 434-5203

Port of Montana

The Port of Montana, a public port authority operated by Butte-Silver Bow, supplies intermodal transportation services to domestic and international shippers. Located at the junction of Interstates 90 and 15 and situated near two transcontinental railways, the port provides its customers with direct forwarding capability. Moreover, the newly completed rail hub offers TOFC/COFC handling, break-bulk transloading, and bulk-storage facilities. Shippers will also find 85,000 square feet of Port warehousing available for dry, bonded, and general storage with U.S. customs service.

Brian Fladager
General Manager
Port of Montana
P.O. Box 3641
Butte, MT 59702
(406) 723-4321

Appendix

Small Business Development Center Regional Service Centers

Helena

SBDC Program Center
Montana Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406) 444-4780

Havre

Northern Montana Service Center
Bearpaw Development Corporation
P. O. Box 1549
Havre, MT 59501
(406) 265-9226

Billings

Billings Area Service Center
Montana Tradeport Authority
2nd Floor, 115 N. Broadway
Billings, MT 59101
(406) 256-6876

Kalispell

Northwest Montana Service Center
Flathead Valley Community College
777 Grandview Drive
Kalispell, MT 59901
(406) 756-3833

Bozeman

Bozeman Area Service Center
Gallatin Development Corporation
321 East Main, Suite 413
Bozeman, MT 59715
(406) 587-3113

Missoula

Missoula Area Service Center
Missoula Business Incubator
127 N. Higgins, Third Floor
Missoula, MT 59802
(406) 728-9234

Butte

Southwest Montana Service Center
Rural Economic Development Incubator
305 West Mercury, Suite 211
Butte, MT 59701
(406) 782-7333

Sidney

Eastern Montana Service Center
Eastern Plains RC&D
123 West Main
Sidney, MT 59270
(406) 482-5024

Certified Communities

Anaconda/Deer Lodge

Anaconda Local Development Corporation
P.O. Box 842
Anaconda, MT 59711
563-5538
FAX: 563-3275
James H. Davison

Big Timber/Sweet Grass County

Sweet Grass County Opportunities
P.O. Box 430
Big Timber, MT 59011
932-6272
Ron Riter

Belgrade

Belgrade Chamber of Commerce
P.O. Box 1126
Belgrade, MT 59714
388-1616
Debra Youngberg

Billings

Billings Chamber of Commerce
P.O. Box 31177
Billings, MT 59107-1177
245-4111
FAX: 245-7333
Elbert "Butch" Ott

Certified Communities (continued)

Bozeman

Gallatin Development Corporation
321 East Main, Suite 413
Bozeman, MT 59715
587-3113
FAX: 587-9565
Dixie Swenson

Bridger

Bridger Development Corporation
P.O. Box 246
Bridger, MT 59014
662-3334
FAX: 662-3580 (Bank of Bridger)
Betty Little

Butte/Silver Bow

Butte Local Development Corporation
P.O. Box 507
Butte, MT 59703
723-4349
FAX: 723-5345
Evan Barrett

Choteau

Choteau Certified Communities Organization
Box 35
Choteau, MT 59422
466-5642
Kathy Tesch

Columbia Falls

Columbia Falls Chamber of Commerce
P.O. Box 312
Columbia Falls, MT 59912
892-2072
Carol Pike

Columbus

Columbus/Stillwater County Planning Office
Box 881
Columbus, MT 59019
322-4439
FAX: 322-4698 (Stillwater County)
John Beaudry

Conrad

Conrad Chamber of Commerce
406 1/2 South Main
Conrad, MT 59425
278-7791
Carole DeBoo

Cut Bank

Glacier Action & Involvement Now
P.O. Box 1329
Cut Bank, MT 59427
873-2337
Jerome Gauthier

Deer Lodge/Powell County

Powell Progress
P.O. Box 776
Deer Lodge, MT 59722
846-2094
FAX: 846-1373 (Lane Realty)
Harry Helton

Dillon/Beaverhead County

Beaverhead Development Corporation
P.O. Box 1381
Dillon, MT 59725
683-2014
Ms. Pat Blade

Eureka

Tobacco Valley Economic Development
Council
P.O. Box 395
Eureka, MT 59917
296-2233
Vicki McGuire

Forsyth

Forsyth Area Chamber of Commerce &
Agriculture
Box 448
Forsyth, MT 59327
356-7325
Pat Payer

Certified Communities (continued)***Fort Benton***

Fort Benton Economic Development
Organization
P.O. Box 23
Fort Benton, MT 59442
622-3321
FAX: 622-3657 (c/o First State Bank)
George Fultz

Fort Peck Reservation

Fort Peck Tribal Executive Board
P.O. Box 1027
Poplar, MT 59255
768-5155, Ext. 321 or 322
FAX: 768-5478
Jackie Miller

Glasgow/Valley County

Glasgow Area Chamber of Commerce &
Agriculture
P.O. Box 832
Glasgow, MT 59230
228-2222
FAX: 228-2244
Roberta Barstad

Glendive

Glendive Forward
P.O. Box 930
Glendive, MT 59330
365-5601
FAX: 365-5602
John Trangome

Great Falls

High Plains Development Authority, Inc.
P.O. Box 2568
Great Falls, MT 59403-2568
454-1934
FAX: 454-2995
Janet L. Seagrave

Hamilton/Ravalli County

Bitterroot Valley Chamber of Commerce
105 East Main Street
Hamilton, MT 59840
363-2400
Pam Jackson

Hardin

Hardin Chamber of Commerce and Agriculture
200 North Center Avenue
Hardin, MT 59034
665-1672
Charlene Steinmitz

Harlowton/Wheatland County

Wheatland County Economic Development
Corporation
P.O. Box 6936
Harlowton, MT 59036
632-4254
Tom Horan

Havre

Bear Paw Development Corporation
P.O. Box 1549
Havre, MT 59501
265-9226
FAX: 265-3777 (College)
Dick King

Helena

Helena Area Chamber of Commerce
201 East Lyndale
Helena, MT 59601
442-4120
FAX: 449-5631
David Hemion

Kalispell

Kalispell Area Chamber of Commerce
15 Depot Loop
Kalispell, MT 59901
752-6166
Nick Haren

Certified Communities (continued)

Laurel

Laurel Economic Development Organization
P.O. Box 395
Laurel, MT 59044
628-4412
FAX: 628-7151
Milt Wester

Lewistown/Fergus County

Lewistown Area Chamber of Commerce
408 NE Main
P.O. Box 818
Lewistown, MT 59457
538-5436
Webb Scott Brown

Libby

Lincoln County Economic Development
Council
603 Mineral Avenue
Libby, MT 59923
293-8406
Margie Todd

Livingston

Park County Economic Development
Corporation
P.O. Box 606
Livingston, MT 59047
222-6120 X263
Kara Ricketts

Malta/Phillips County

PhillCo Economic Growth Council
P.O. Box 1637
Malta, MT 59538
654-1776
Anne M. Booth

Miles City

Miles City Chamber of Commerce
901 Main Street
Miles City, MT 59301
232-2890
Mark Schmidt

Missoula City/County

Missoula Economic Development Corporation
127 East Front Street
Missoula, MT 59802
728-3337
FAX: 721-5034
Ron Klaphake

Polson

Polson Community Development Agency
P.O. Box 758
Polson, MT 59860
883-2199
Bill Coffee

Red Lodge

Red Lodge Area Chamber of Commerce
P.O. Box 988
Red Lodge, MT 59068
446-1718
Joan Cline

Ronan

Central Lake County Community Development
Corporation
312 Main Street SW
Ronan, MT 59864
676-2751
Jay Wilson Preston

Shelby

Toole County Growth Council
P.O. Box 743
Shelby, MT 59474
434-5222
Larry J. Bonderud

Sidney/Richland County

Richland Development
123 West Main
Sidney, MT 59270
482-4679
FAX: 482-5306 (Eastern Plains RC&D)
Jodie Leland Dolney

Certified Communities (continued)***Superior/Mineral County***

Mineral County SBDC
P.O. Box 427
Superior, MT 59872
822-4344
David Sanchez

Thompson Falls

Sanders County Economic Development
Corporation
P.O. Box 1326
Thompson Falls, MT 59873
827-3565
Dan Whittenburg

Three Forks

Three Forks Economic Development Council
P.O. Box 874
Three Forks, MT 59752
285-3295
Fax: 285-3216 (School District J-24 -
c/o Dave Miller)
Patricia Wherley

Townsend/Broadwater County

Broadwater County Development Corporation
P.O. Box 947
Townsend, MT 59644
266-3176
Bill Kearns

Job Service Offices***Anaconda***

307 East Park
Anaconda, MT 59711
563-3444

Billings

624 N. 24th St.
Billings, MT 59101
248-7371

Bozeman

121 N. Willson
Bozeman, MT 59715
586-5455

Whitefish

Whitefish Community Development
Corporation
P.O. Box 1955
Whitefish, MT 59937
862-3573
Don Nelson

Whitehall

Whitehall Business Association
P.O. Box C
Whitehall, MT 59759
287-5670
Paige Asten

Wolf Point

Wolf Point Chamber of Commerce and
Agriculture
P.O. Box 237
Wolf Point, MT 59201
653-2012
Larry Severson

Butte

206 W. Granite
Butte, MT 59703
782-0417

Cut Bank

20 S. Central
Cut Bank, MT 59427
873-2191

Dillon

730 North Montana
Dillon, MT 59725
683-4259

Job Service Offices (continued)

Glasgow

238 Second Ave. So.
Glasgow, MT 59230
228-9369

Glendive

211 S. Kendrick
Glendive, MT 59330
365-3314

Great Falls

1018 7th St. So.
Great Falls, MT 59405
761-1730

Hamilton

333 Main Street
Hamilton, MT 59840
363-1822

Havre

416 First Street
Havre, MT 59501
265-5847

Helena

715 Front Street
Helena, MT 59601
449-6006

Flathead

427 First Ave. E.
Kalispell, MT 59901
752-5627

Lewistown

300 First Ave. N.
Lewistown, MT 59457
538-8701

Lincoln County

317 Mineral Ave.
Libby, MT 59923
293-6282

Livingston

228 S. Main
Livingston, MT 59047
222-0520

Miles City

12 North 10th St.
Miles City, MT 59301
232-1316

Missoula

539 S. Third St. W.
Missoula, MT 59806
728-7060

Polson

417 Main Street
Polson, MT 59860
883-5261

Shelby

402 First St. S.
Shelby, MT 59474
434-5161

Sidney

120 South Central
Sidney, MT 59270
482-1204

Thompson Falls

608 Main Street
Thompson Falls, MT 59873
827-3472

Wolf Point

217 3rd Ave. S.
Wolf Point, MT 59201
653-1720

Certified Microbusiness Development Corporations***Billings Region***

District VII Human Resources Development
Council (HRDC)
P. O. Box 2016
Billings, MT 59103
(406) 248-1477

Bozeman Region

Capital Opportunities of Bozeman
321 East Main St., Suite 300
Bozeman, MT 59715
(406) 587-4486

Butte Region

Headwaters RC&D
305 West Mercury, Suite 211
Butte, MT 59701
(406) 782-7333

Havre Region

Bear Paw Development Corporation of
Northern Montana
P. O. Box 1549
Havre, MT 59501
(406) 265-9226

Helena Region

Montana Women's Capital Fund
(Basepoint Inc.)
34 North Last Chance Gulch
Helena, MT 59601
(406) 442-3366

Kalispell Region

Northwest Montana Human Resources, Inc.
P. O. Box 1058
Kalispell, MT 59903
(406) 752-6565

Lewistown Region

District VI Human Resources Development
Council (HRDC)
300 1st Avenue North, Suite 203
Lewistown, MT 59457
(406) 538-7488

Missoula Region

Montana Women's Economic Development
Group (WEDGo)
127 North Higgins
Missoula, MT 59802
(406) 543-3550

